

CERTIFICATE OF ELECTRONIC FILING UNDER 37 CFR 1.8
I hereby certify that this correspondence is being electronically
filed with the U.S. Patent & Trademark Office on 13 February 2008.

/Brianna Dahlberg/
Brianna Dahlberg

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Graham R. F. Napier et al.

Application No.: 10/776,587

Confirmation No.: 7273

Filed: 11 February 2004

Title: **Systems and methods to support
approval to settle an international
trade from a credit facility, such as a
line of credit or a demand deposit
account**

Group Art Unit: 3625

Examiner: Yogesh C. GARG

CUSTOMER NO.: 22470

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED 13 SEPTEMBER 2007

Sir:

In response to the Office Action mailed 13 September 2007, Applicants request entry of the following amendments and consideration of the following remarks. An appropriate request for extension of time accompanies this paper.

Amendments to the **Specification** begin on page 2 of this paper.

Amendments to the **Figures** are described on page 6 of this paper.

The Claims and their current status are reflected beginning on page 7.

Remarks begin on page 15.